

B18 (Official Form 18) (12/07)

United States Bankruptcy Court
Eastern District of Virginia
200 South Washington Street
Alexandria, VA 22314

Case Number 07-13642-SSM
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Yeong Pil Seo
4166 Talon Dr
Dumfries, VA 22025

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-9145

Employer Tax-Identification (EIN) No(s). (if any):

Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: March 10, 2008

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0422-9
Case: 07-13642

User: admin
Form ID: B18

Page 1 of 2
Total Served: 27

Date Rcvd: Mar 10, 2008

The following entities were served by first class mail on Mar 12, 2008.

db +Yeong Pil Seo, 4166 Talon Dr, Dumfries, VA 22025-1982
tr +Robert Ogden Tyler, Tyler, Bartl, Gorman & Ramsdell, P.L.C.,
700 South Washington Street, Suite 216, Alexandria, VA 22314-4287
cr +Ford Motor Credit Company, c/o Kevin M. O'Donnell, 4103 Chain Bridge Road, Suite 100,
Fairfax, VA 22030-4112
cr +Household Bank (SB) N.A., % Bass & Associates, 3936 E. Ft. Lowell Rd., Suite 200,
Tucson, AZ 85712-1083
cr +Recovery Management Systems Corporation, 25 SE 2nd Ave Ste 1120, Miami, FL 33131-1605
8026607 Bank Of America, P.O.Box 15027, Wilmington, DE 19850-5027
8026608 Bank Of America/ Asiana, P.O.Box 15026, Wilmington, DE 19850-5026
8026612 +Citi Cards, P.O.Box 6500, Sioux Falls, SD 57117-6500
8026613 Citifinancial, P.O.Box 140489, Irving, TX 75014-0489
8026615 Fremont Investment And Loan, P.O.Box 19030, San Bernardino, CA 92423-9030
8026616 Home Depot, P.O.Box 689100, Des Moines, IA 50368-9100
8049295 +Household Bank (SB) N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Ste. 200,
Tucson, AZ 85712-1083
8026617 Idearc Media Corp., P.O.Box 610830, Dfw Airport, TX 75261-0830
8026618 +Lowe's/ GE Money Bank Bankruptcy Dept, P.O.Box 103104, Roswell, GA 30076-9104
8026620 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
8026619 +PNC Bank, Fleming Bldg, 800 17th Street, N.W., Washington, DC 20006-3906
8037567 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
8026621 Sears Credit Cards, P.O.Box 6922, The Lakes, NV 88901-6922
8026622 Suntrust, P.O.Box 26202, Richmond, VA 23260-6202
8026623 Suntrust, P.O.Box 85160, Richmond, VA 23285-5160
8026625 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota, P.O.Box 8026, Cedar Rapids, IA 52408-8026)
8026626 US Bank (Korea Air Visa Card), P.O.Box 6352, Fargo, ND 58125-6352

The following entities were served by electronic transmission on Mar 11, 2008.

tr +EDI: QROTYLER.COM Mar 11 2008 06:37:00 Robert Ogden Tyler,
Tyler, Bartl, Gorman & Ramsdell, P.L.C., 700 South Washington Street, Suite 216,
Alexandria, VA 22314-4287
cr +EDI: RECOVERYCORP.COM Mar 11 2008 06:37:00 Recovery Management Systems Corporation,
25 SE 2nd Ave Ste 1120, Miami, FL 33131-1605
8026607 EDI: BANKAMER2.COM Mar 11 2008 06:38:00 Bank Of America, P.O.Box 15027,
Wilmington, DE 19850-5027
8026609 +EDI: HFC.COM Mar 11 2008 06:37:00 Beneficial/Hsbc, P.O.Box 1547,
Chesapeake, VA 23327-1547
8026610 EDI: HFC.COM Mar 11 2008 06:37:00 Best Buy, P.O.Box 15521, Wilmington, DE 19850-5521
8026611 EDI: CAPITALONE.COM Mar 11 2008 06:37:00 Capital One, P.O.Box 30285,
Salt Lake City, UT 84130-0285
8026614 EDI: FORD.COM Mar 11 2008 06:37:00 Ford, P.O.Box 537901, Livonia, MI 48153-7901
8026615 EDI: FREMONTIL.COM Mar 11 2008 06:37:00 Fremont Investment And Loan, P.O.Box 19030,
San Bernardino, CA 92423-9030
8037567 EDI: RECOVERYCORP.COM Mar 11 2008 06:37:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
8026621 EDI: SEARS.COM Mar 11 2008 06:36:00 Sears Credit Cards, P.O.Box 6922,
The Lakes, NV 88901-6922
8026624 EDI: WTRRNANK.COM Mar 11 2008 06:38:00 Target, P.O.Box 1581, Minneapolis, MN 55440-1581
TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0422-9
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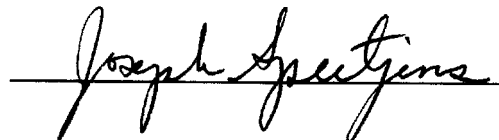
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 12, 2008

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.